

**Fill in this information to identify the case:**Debtor 1 Sheri L. WooddellDebtor 2 Richard C. Smola  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 18-17177**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Wilmington Savings Fund Society, FSB, as Owner Trustee of

Name of creditor: the Residential Credit Opportunities Trust V-E Court claim no. (if known): 10Last 4 digits of any number you use to  
identify the debtor's account:2 3 2 6**Date of payment change:**Must be at least 21 days after date  
of this notice06/04/2020**New total payment:**\$ 375.68

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 29.85New escrow payment: \$ 0.00**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Sheri L. Wooddell

First Name Middle Name Last Name

Case number (if known) 18-17177

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons

Signature

Date 5/14/2020

Print:

Molly Slutsky Simons

First Name Middle Name Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100

Email [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)



FCI Lender Services, Inc.

*Loan Servicing • Specialty Servicing • Default*

Phone: 800-931-2424 Fax: 714-282-5775

**ESCROW TERMINATION NOTIFICATION**

04/10/2020

Residential Credit Opportunities Trust V-E  
3020 Old Ranch Parkway, Ste 180  
SEAL BEACH, CA 90740

**Re Borrower Name: SHERI L WOODDELL**  
**Loan Number:** [REDACTED]  
**Property: 541 METCALF RD, ELYRIA, OH 44035**

**Dear Residential Credit Opportunities Trust V-E:**

The above loan account has an impound/escrow account for payment of Lender Force Placed Insurance. Please be advised that FCI Lender Services Inc. has made the decision to terminate the escrow account. Effective immediately, the above referenced loan payment will no longer include a portion to be allocated for Lender Force Placed Insurance.

The termination of the escrow account on the subject mortgage loan will mean that the consumer is now responsible for paying all real estate related Insurance premium(s) directly to their insurance carrier or agent for any and all required insurance as it pertains to the property. The consumer is also responsible for paying any tax installments, including any prior tax delinquency, if applicable, to any and all taxing authorities associated with said property.

In the future, if lender choses to obtain and place a Lender Force Placed policy, upon proof lender complied with CFPB requirements and evidence lender has paid the policy in full, a charge will be added to the consumer's loan for reimbursement to lender for their advance.

If you should have any questions regarding the termination of the escrow account on the above referenced loan, please contact our Escrow Department.

Thank you,

FCI Lender Services, Inc.  
Customer Care Department  
800-931-2424 x. 650

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
CLEVELAND DIVISION**

In Re:

Case No. 18-17177-aih

Sheri L. Wooddell  
Richard C. Smola

Chapter 13

Debtors.

Judge Arthur I. Harris

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**CERTIFICATE OF SERVICE**

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I certify that on May 14, 2020, a true and correct copy of this Notice of Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Melissa L. Resar, Debtors' Counsel  
mresar@ohiolegalclinic.com

Alexander V. Sarady, Debtors' Counsel  
asarady@ohiolegalclinic.com

Lauren A. Helbling, Trustee  
ch13trustee@ch13cleve.com

Office of the U.S. Trustee  
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Sheri L. Wooddell, Debtor  
541 Metcalf Road  
Elyria, OH 44035

Richard C. Smola, Debtor  
541 Metcalf Road  
Elyria, OH 44035

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)

Sottile & Barile, Attorneys at Law

394 Wards Corner Road, Suite 180

Loveland, OH 45140

Phone: 513.444.4100

Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)

Attorney for Creditor